

B1 (Official Form 1)(1/08)

United States Bankruptcy Court Northern District of Illinois		Voluntary Petition										
Name of Debtor (if individual, enter Last, First, Middle): Desai, Subhash		Name of Joint Debtor (Spouse) (Last, First, Middle): Desai, Smruti										
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):										
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-6332		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2914										
Street Address of Debtor (No. and Street, City, and State): 341 Ronnie Drive Buffalo Grove, IL <div style="text-align: right; font-size: small;">ZIP Code 60089</div>		Street Address of Joint Debtor (No. and Street, City, and State): 341 Ronnie Drive Buffalo Grove, IL <div style="text-align: right; font-size: small;">ZIP Code 60089</div>										
County of Residence or of the Principal Place of Business: Lake		County of Residence or of the Principal Place of Business: Cook										
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>										
Location of Principal Assets of Business Debtor (if different from street address above):												
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.										
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).										
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY										
Estimated Number of Creditors <table style="width: 100%; font-size: small;"> <tr> <td><input type="checkbox"/> 1-49</td> <td><input checked="" type="checkbox"/> 50-99</td> <td><input type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> OVER 100,000</td> </tr> </table>			<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000
<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99		<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000		
Estimated Assets <table style="width: 100%; font-size: small;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input checked="" type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>			<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion			
Estimated Liabilities <table style="width: 100%; font-size: small;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input checked="" type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>		<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input checked="" type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input checked="" type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion			

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Desai, Subhash

Desai, Smruti

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Ariel Weissberg

December 18, 2009

Signature of Attorney for Debtor(s)

(Date)

Ariel Weissberg 03125591

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Desai, Subhash

Desai, Smruti

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Subhash Desai

Signature of Debtor **Subhash Desai**

X /s/ Smruti Desai

Signature of Joint Debtor **Smruti Desai**

Telephone Number (If not represented by attorney)

December 18, 2009

Date

Signature of Attorney*

X /s/ Ariel Weissberg

Signature of Attorney for Debtor(s)

Ariel Weissberg 03125591

Printed Name of Attorney for Debtor(s)

Weissberg and Associates, Ltd.

Firm Name

401 S. LaSalle St.

Suite 403

Chicago, IL 60605

Address

Email: **ariel@weissbergglaw.com**

312-663-0004 Fax: 312-663-1514

Telephone Number

December 18, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
Northern District of Illinois**

In re **Subhash Desai
Smruti Desai**

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Subhash Desai
Subhash Desai

Date: December 18, 2009

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
Northern District of Illinois**

In re **Subhash Desai
Smruti Desai**

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Smruti Desai

Smruti Desai

Date: December 18, 2009

B6D (Official Form 6D) (12/07)

In re **Subhash Desai,
Smruti Desai**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			2005 Lexus RX300					
ALECU Auto Loan 401 N. Riverside Dr., Suite 1-A Gurnee, IL 60031-5915	X	J						
			Value \$ 17,000.00				26,813.79	9,813.79
Account No.			2005 Toyota Carolla					
ALECU Auto Loan 401 N. Riverside Dr., Suite 1-A Gurnee, IL 60031-5915	X	J						
			Value \$ 5,000.00				8,950.05	3,950.05
Account No.			2005 Toyota Carolla					
ALECU Auto Loan 401 N. Riverside Dr., Suite 1-A Gurnee, IL 60031-5915	X	J						
			Value \$ 4,000.00				7,762.69	3,762.69
Account No. XXXX6895			First Mortgage					
Bank of America Customer Service P.O. Box 5170 Simi Valley, CA 93062-5170	H		341 Ronnie Drive, Buffalo Grove, Illinois, 60089					
			Value \$ 400,000.00				360,101.70	0.00
Subtotal (Total of this page)							403,628.23	17,526.53

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Subhash Desai,
Smruti Desai**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			Second Mortgage					
Citi Mortgage c/o Customer Research Team P.O.Box 9442 Gaithersburg, MD 20898-9442		H	341 Ronnie Drive, Buffalo Grove, Illinois, 60089					
			Value \$ 400,000.00				8,100.00	0.00
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							8,100.00	0.00
Total (Report on Summary of Schedules)							411,728.23	17,526.53

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Subhash Desai,
Smruti Desai**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6F (Official Form 6F) (12/07)

In re **Subhash Desai,
Smruti Desai**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W				
Account No.							
5/3rd Bank c/o Mulherin, Rehfeldt & Varchetto 211 S. Wheaton Ave, Ste. 200 Wheaton, IL 60187	X	H				X	210,784.93
Account No.							
Acharya, Mihir 744 W. Rosiland Drive Palatine, IL 60047	X	H				X	15,000.00
Account No.							
Acura Financial Services P.O.Box 165378 Irving, TX 75016-5378			J				6,500.00
Account No.							
AGFA Corporation c/o Askounis & Darcy, P.C. 401 N. Michigan Ave., Suite 550 Chicago, IL 60611		H				X	465,000.00
Subtotal (Total of this page)							697,284.93

13 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Subhash Desai,
Smruti Desai**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Algonquin Bank c/o Zukowski Rogers, Flood & McArdl 50 Virginia St Crystal Lake, IL 60014		H				310,956.38
Account No.						
All Point Capital Corp 265 Broadhallow Rd Melville, NY 11747		H				1,965,328.61
Account No. XXXX XXXXXX X2009						
American Express Box 0001 Los Angeles, CA 90096-8000	X	H				13,458.75
Account No. XXXX XXXXXX X2008						
American Express Box 0001 Los Angeles, CA 90096-8000		W				24,583.17
Account No.						
Amin, Jayal Amin Law Offices, Ltd. 502 Pratt Ave. North Schaumburg, IL 60193	X	H				10,000.00
Sheet no. <u>1</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						2,324,326.91

B6F (Official Form 6F) (12/07) - Cont.

In re **Subhash Desai,
Smruti Desai**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. XXXX XXXX XXXX 2037	J					41,603.27
Bank of America P.O. Box 15019 Wilmington, DE 19886-5019						
Account No. XXXX XXXX XXXX 5756	H					675.10
Bank of America P.O. Box 15019 Wilmington, DE 19886-5019						
Account No. XXXX XXXX XXXX 9995	W					25,200.00
Bank of America P.O. Box 15019 Wilmington, DE 19886-5019						
Account No.	X H					81,204.94
Baytree Leasing Company, LLC c/o Law Offices of Deborah S. Ashen 217 N. Jefferson St., ste 600 Chicago, IL 60661						
Account No.	H					722,674.39
Cannon Financial Services c/o Borst & Collins, LLC Two Prudential Plaza 180 N. Stetson Chicago, IL 60601						
Sheet no. 2 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			871,357.70

B6F (Official Form 6F) (12/07) - Cont.

In re **Subhash Desai,
Smruti Desai**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. XXXX XXXX XXXX 7571						
Capital One Bank P.O. Box 6492 Carol Stream, IL 60197-6492		H				10,821.42
Account No. XXXX XXXX XXXX 6313						
Chase Cardmember Services P.O. Box 15153 Wilmington, DE 19886-5153	X	H				11,708.07
Account No. XXXX XXXX XXXX 1478						
Chase Cardmember Services P.O. Box 15153 Wilmington, DE 19886-5153		W				8,253.77
Account No.						
Citi Bank c/o Hauselman & Rappin 39 S. LaSalle St, Ste 1105 Chicago, IL 60603		H				1,859,611.83
Account No.						
Dave, Vibha c/o 293 East Coreys Court Vernon Hills, IL 60061	X	H				10,000.00
Sheet no. <u>3</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						1,900,395.09

B6F (Official Form 6F) (12/07) - Cont.

In re **Subhash Desai,
Smruti Desai**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W				
Account No.							
Desai, Girish 293 E. Coreys Court Vernon Hills, IL 60061	X	H					65,000.00
Account No.							
Desai, Nirali 341 Ronnie Dr. Buffalo Grove, IL 60089	X	H					200,000.00
Account No.							
Desai, Pradip 1071 Pearlman Drive Lake Zurich, IL 60047	X	H					380,000.00
Account No.							
Desai, Pramesh and Hina 4217 Bennett Ave. Gurnee, IL 60031	X	H					11,000.00
Account No.							
Desai, Umang 341 Ronnie Dr. Buffalo Grove, IL 60089	X	H					171,000.00
Sheet no. <u>4</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							827,000.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Subhash Desai,
Smruti Desai**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Personal Guaranty of Business Loan				
Deutsche Leasing USA c/o Kramer, Burns, Mytelka, Lovell Springfield, NJ 07081	H				X	362,193.90
Account No. XXXX XXXX XXXX 8640						
Discover Card PO Box 6103 Carol Stream, IL 60197-6103	J					15,245.56
Account No. XXXX XXXX XXXX 0493						
GM Card Services PO Box 37281 Baltimore, MD 21297-2181	H					11,976.43
Account No.						
Graphics Dealers Association c/o Bill Germanetti 1300 BasswoodRd., Suite G Schaumburg, IL 60173	X H					200,000.00
Account No.						
Joules Angstrom c/o The Chaet Kaplan Baim Firm 30 N. LaSalle St, Ste 1520 Chicago, IL 60602	X H					23,793.57
Sheet no. <u>5</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						613,209.46

B6F (Official Form 6F) (12/07) - Cont.

In re **Subhash Desai,
Smruti Desai**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Kodak Imaging Financial Services, LLC 1010 Thomas Edison Blvd., S.W. Cedar Rapids, IA 52404	J					Unknown
Account No.						
LoLordo, Joe 646 S. Charles Ave. Naperville, IL 60540	X H					150,000.00
Account No.						
Maksymowicz, Mark c/o Ernest T. Rossiello & Associate 134 LaSalle St, Ste 1330 Chicago, IL 60602	H				X	Unknown
Account No.						
Mudra, M&R c/o Manish Pandya 703 E. Fullerton Ave., Unit 107 Glendale Heights, IL 60139	X H					20,000.00
Account No.						
Murnane Paper c/o Arnstein & Lehr LLP 120 S. Riverside Plaza Chicago, IL 60606	X H					200,000.00
Sheet no. <u>6</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						370,000.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Subhash Desai,
Smruti Desai**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. XXXX XXXX XXXX-0599						
National City PO Box 856177 Louisville, KY 40285-6177		H				5,656.26
Account No. XXXX XXXX XXXX 2914						
National City PO Box 856177 Louisville, KY 40285-6177		W				5,657.95
Account No.						
Newman, Barry c/o Michael J. O'Malley & Associate 107 1/2 W. Prospect Ave Mount Prospect, IL 60056		X H				76,500.00
Account No.						
Overding, Steve c/o Ernest T. Rossiello & Associate 134 LaSalle St, Ste. 1330 Chicago, IL 60602		H			X	Unknown
Account No.						
Pandya, Manish 703 E. Fullerton Avenue Unit 107 Glendale Heights, IL 60139		X H				20,000.00
Sheet no. <u>7</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						107,814.21

B6F (Official Form 6F) (12/07) - Cont.

In re **Subhash Desai,
Smruti Desai**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Parekh, Rajen 3922 Park Street Westmont, IL 60559		H				150,000.00
Account No.						
Parikh, Rajendra 341 Ronnie Dr Buffalo Grove, IL 60089		H				30,000.00
Account No.						
Parikh, Sanat 1690 White Oak Lane Hoffman Estates, IL 60192	X	H				65,000.00
Account No.						
Parikh, Viral 1690 White Oak Lane Hoffman Estates, IL 60192	X	H				23,500.00
Account No.						
Patel, Medha c/o Kelley, Kelley, Kelley 1535 W. Schaumburg Rd Schaumburg, IL 60194		H				20,000.00
Sheet no. <u>8</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						288,500.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Subhash Desai,
Smruti Desai**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W				
Account No.							
Patel, Rohit 1408 Newgate Ct. Libertyville, IL 60048	X	H					450,000.00
Account No.							
Platinum Converting, Inc. c/o Thomas Wilson Waters, Esq. 1900 Spring Rd., Suite 500 Oak Brook, IL 60523	X	H				X	22,500.66
Account No.							
PredictiFund, Inc. c/o Stein & Rotman 105 W. Madison, Ste 600 Chicago, IL 60602		H					25,755.40
Account No.							
Raman, Ganesh 341 Ronnie Dr. Buffalo Grove, IL 60089	X	H					40,000.00
Account No.							
Robert Larimore/ Ernest T. Rossiell c/o Ernest T. Rossiello & Associate 134 LaSalle St, Ste. 1330 Chicago, IL 60602		H				X	Unknown
Sheet no. <u>9</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							538,256.06

B6F (Official Form 6F) (12/07) - Cont.

In re **Subhash Desai,
Smruti Desai**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W				
Account No.							
Sampat, Suren 1st Advantage Mortgage 1315 Macom Dr., Suite 105 Naperville, IL 60564	X	H					50,000.00
Account No. XXXX XXXX XXXX 0490							
Sears Cards Services PO Box 183082 Columbus, OH 43218-3082		J					10,282.59
Account No.							
Shah, Ashok, M.D. 341 Ronnie Drive Buffalo Grove, IL 60089	X	H					50,000.00
Account No.							
Shah, Chitu 848 Belle Isle Lane Vernon Hills, IL 60061	X	H					23,500.00
Account No.							
Shah, Kirit 293 East Coreys Court Vernon Hills, IL 60061	X	H					9,000.00
Sheet no. <u>10</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							142,782.59

B6F (Official Form 6F) (12/07) - Cont.

In re **Subhash Desai,
Smruti Desai**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W				
Account No.							
Shah, M.K. 570 East Northwest Highway Des Plaines, IL 60016-2269	X	H					250,000.00
Account No.							
Shah, Mayur 570 E. Northwest Highway Des Plaines, IL 60016-2269	X	H					45,000.00
Account No.							
Shah, Nirmal 293 East Coreys Court Vernon Hills, IL 60061	X	H					17,500.00
Account No.							
Shah, Rakesh 1071 Pearlman Drive Lake Zurich, IL 60047	X	H					20,000.00
Account No.							
Shah, Sanjit 105 Bridle Path Fox River Grove, IL 60021	X	H					50,000.00
Sheet no. <u>11</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							382,500.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Subhash Desai,
Smruti Desai**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W				
Account No.							
Shah, Suketu 1142 N. Wood St. Apt. 2N Chicago, IL 60622	X	H					15,000.00
Account No.							
Shah, Sunish 293 E. coreys Court Vernon Hills, IL 60061	X	H					20,000.00
Account No.							
Shah, Yogesh c/o 341 Ronnie Drive Buffalo Grove, IL 60089	X	H					15,000.00
Account No.							
Shukla, Manish 1114 Mill Court Carol Stream, IL 60188	X	H					200,000.00
Account No.							
Siemens Financial c/o Vedder Price, P.C. 222 N. LaSalle St. Chicago, IL 60601	X	H					372,457.20
Sheet no. <u>12</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							622,457.20

B6F (Official Form 6F) (12/07) - Cont.

In re **Subhash Desai,
Smruti Desai**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
TCF Equipment Finance c/o Drin Drummer 11100 Wayzata Blvd, Ste. 801 Minnetondka, MN 55305		H				11,617.04
Account No.						
Tripathi, Mayank c/o Michael R. EK, Ltd Schaumburg, IL 60195		H				100,000.00
Account No.						
Weiner, David c/o Best, Vanderlaan & Harrington 25 E. Washington St, Ste 210 Chicago, IL 60602		X H				181,250.00
Account No.						
West Marine A/p-4300 Sunnyvale, CA 94088		J				Unknown
Account No.						
Zala, Pradip 293 East Coreys Court Vernon Hills, IL 60061		X H				5,000.00
Sheet no. <u>13</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						297,867.04
(Report on Summary of Schedules)						Total 9,983,751.19

5/3rd Bank
c/o Mulherin, Rehfeldt & Varchetto
211 S. Wheaton Ave, Ste. 200
Wheaton, IL 60187

Acharya, Mihir
744 W. Rosiland Drive
Palatine, IL 60047

Acura Financial Services
P.O.Box 165378
Irving, TX 75016-5378

AGFA Corporation
c/o Askounis & Darcy, P.C.
401 N. Michigan Ave., Suite 550
Chicago, IL 60611

ALECU Auto Loan
401 N. Riverside Dr., Suite 1-A
Gurnee, IL 60031-5915

Algonquin Bank
c/o Zukowski Rogers, Flood & McArdl
50 Virginia St
Crystal Lake, IL 60014

All Point Capital Corp
265 Broadhallow Rd
Melville, NY 11747

American Express
Box 0001
Los Angeles, CA 90096-8000

Amin, Jayal
Amin Law Offices, Ltd.
502 Pratt Ave. North
Schaumburg, IL 60193

Avani Mehta

BAC Home Loans Servicing
P.O.Box 650070
Dallas, TX 75265-0070

Bank of America
P.O. Box 15019
Wilmington, DE 19886-5019

Bank of America
Customer Service
P.O. Box 5170
Simi Valley, CA 93062-5170

Baytree Leasing Company, LLC
c/o Law Offices of Deborah S. Ashen
217 N. Jefferson St., ste 600
Chicago, IL 60661

Bharat Mehta

Bharti Shah

BizPlus

Brian Meyers

Cannon Financial Services
c/o Borst & Collins, LLC
Two Prudential Plaza 180 N. Stetson
Chicago, IL 60601

Capital One Bank
P.O. Box 6492
Carol Stream, IL 60197-6492

Chase
Cardmember Services
P.O. Box 15153
Wilmington, DE 19886-5153

Citi Bank
c/o Hauselman & Rappin
39 S. LaSalle St, Ste 1105
Chicago, IL 60603

Citi Mortgage
c/o Customer Research Team
P.O.Box 9442
Gaithersburg, MD 20898-9442

Citi Mortgage
P.O. Box 183040
Columbus, OH 43218-3040

Dave, Vibha
c/o 293 East Coreys Court
Vernon Hills, IL 60061

David Grubb

Desai, Girish
293 E. Coreys Court
Vernon Hills, IL 60061

Desai, Nirali
341 Ronnie Dr.
Buffalo Grove, IL 60089

Desai, Pradip
1071 Pearlman Drive
Lake Zurich, IL 60047

Desai, Pramesh and Hina
4217 Bennett Ave.
Gurnee, IL 60031

Desai, Umang
341 Ronnie Dr.
Buffalo Grove, IL 60089

Deutsche Leasing USA
c/o Kramer, Burns, Mytelka, Lovell
Springfield, NJ 07081

Discover Card
PO Box 6103
Carol Stream, IL 60197-6103

GC Services
P.O.Box 46960
Saint Louis, MO 63146

GM Card Services
PO Box 37281
Baltimore, MD 21297-2181

Graphics Dealers Association
c/o Bill Germanetti
1300 BasswoodRd., Suite G
Schaumburg, IL 60173

Joules Angstrom
c/o The Chaet Kaplan Baim Firm
30 N. LaSalle St, Ste 1520
Chicago, IL 60602

Kodak
Imaging Financial Services, LLC
1010 Thomas Edison Blvd., S.W.
Cedar Rapids, IA 52404

Kramer, Burns, Mytelka
675 Morris Avenue
Springfield, NJ 07081

LoLordo, Joe
646 S. Charles Ave.
Naperville, IL 60540

Maksymowicz, Mark
c/o Ernest T. Rossiello & Associate
134 LaSalle St, Ste 1330
Chicago, IL 60602

Mudra, M&R
c/o Manish Pandya
703 E. Fullerton Ave., Unit 107
Glendale Heights, IL 60139

Murnane Paper
c/o Arnstein & Lehr LLP
120 S. Riverside Plaza
Chicago, IL 60606

National City
PO Box 856177
Louisville, KY 40285-6177

Newman, Barry
c/o Michael J. O'Malley & Associate
107 1/2 W. Prospect Ave
Mount Prospect, IL 60056

Overding, Steve
c/o Ernest T. Rossiello & Associate
134 LaSalle St, Ste. 1330
Chicago, IL 60602

Pandya, Manish
703 E. Fullerton Avenue
Unit 107
Glendale Heights, IL 60139

Parekh, Rajen
3922 Park Street
Westmont, IL 60559

Parikh, Rajendra
341 Ronnie Dr
Buffalo Grove, IL 60089

Parikh, Sanat
1690 White Oak Lane
Hoffman Estates, IL 60192

Parikh, Viral
1690 White Oak Lane
Hoffman Estates, IL 60192

Patel, Medha
c/o Kelley, Kelley, Kelley
1535 W. Schaumburg Rd
Schaumburg, IL 60194

Patel, Rohit
1408 Newgate Ct.
Libertyville, IL 60048

Performance HQ

Platinum Converting, Inc.
c/o Thomas Wilson Waters, Esq.
1900 Spring Rd., Suite 500
Oak Brook, IL 60523

PredictiFund, Inc.
c/o Stein & Rotman
105 W. Madison, Ste 600
Chicago, IL 60602

Rajen Parekh

Raman, Ganesh
341 Ronnie Dr.
Buffalo Grove, IL 60089

Robert Larimore/ Ernest T. Rossiell
c/o Ernest T. Rossiello & Associate
134 LaSalle St, Ste. 1330
Chicago, IL 60602

Samir & Sahil, Inc.

Samir&Sahil Printing

Sampat, Suren
1st Advantage Mortgage
1315 Macom Dr., Suite 105
Naperville, IL 60564

Sandip Mehta

Sears Cards Services
PO Box 183082
Columbus, OH 43218-3082

Sejal Mehta

Shah, Ashok, M.D.
341 Ronnie Drive
Buffalo Grove, IL 60089

Shah, Chitu
848 Belle Isle Lane
Vernon Hills, IL 60061

Shah, Kirit
293 East Coreys Court
Vernon Hills, IL 60061

Shah, M.K.
570 East Northwest Highway
Des Plaines, IL 60016-2269

Shah, Mayur
570 E. Northwest Highway
Des Plaines, IL 60016-2269

Shah, Nirmal
293 East Coreys Court
Vernon Hills, IL 60061

Shah, Rakesh
1071 Pearlman Drive
Lake Zurich, IL 60047

Shah, Sanjit
105 Bridle Path
Fox River Grove, IL 60021

Shah, Suketu
1142 N. Wood St.
Apt. 2N
Chicago, IL 60622

Shah, Sunish
293 E. coreys Court
Vernon Hills, IL 60061

Shah, Yogesh
c/o 341 Ronnie Drive
Buffalo Grove, IL 60089

Shukla, Manish
1114 Mill Court
Carol Stream, IL 60188

Siemens Financial
c/o Vedder Price, P.C.
222 N. LaSalle St.
Chicago, IL 60601

Sndip Meheta

SoftSystems, Inc. (Defunct)

Swicker & Associates, PC
80 Minuteman Rd.
Andover, MA 01810-1008

TCF Equipment Finance
c/o Drin Drummer
11100 Wayzata Blvd, Ste. 801
Minnetondka, MN 55305

Tripathi, Mayank
c/o Michael R. EK, Ltd
Schaumburg, IL 60195

Weiner, David
c/o Best, Vanderlaan & Harrington
25 E. Washington St, Ste 210
Chicago, IL 60602

West Marine
A/p-4300
Sunnyvale, CA 94088

Zala, Pradip
293 East Coreys Court
Vernon Hills, IL 60061

Zoom Communications

Zoom Graphics, LLC